

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **CASE NO. 24-10354-JCM**
: **CHAPTER 13**
Carmen M. Laufer, :
Debtor :
:

PAYMENT ADVICES FOR THE PRIOR SIXTY (60) DAYS (PROOF OF INCOME)

DATES OF ENCLOSED PAYMENT ADVICES:

April 27, 2024 – June 28, 2024

Next Payment Advice Expected (post-filing):

July 5, 2024

C.C.

LAUFER, CARMEN

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **CASE NO. 24-10354-JCM**
: **CHAPTER 13**
Carmen M. Laufer, :
Debtor :
:

VERIFICATION REGARDING PROOF OF INCOME

I, Carmen M. Laufer, hereby state as follows:

- 1.) I am employed by Equus Workforce Solutions where I bring home an average of \$2,573.04 per month.
- 2.) I am also employed by Marmaxx Operating Corp part-time where I bring home an average of \$534.71 per month.
- 3.) I was required to file 2022 – 2023 tax returns; therefore, I have provided the same to the Trustee.
- 4.) I have submitted to the Trustee proof of income from all sources I have in my possession.

I declare under penalty of perjury that I have read the foregoing Statement, and it is true and correct to the best of my knowledge, information, and belief.

Date: July 15, 2024

/s/ Carmen M. Laufer
Debtor

C.C.

LAUFER, CARMEN

Earnings Statement

ARBOR E & T LLC
9200 SHELBYVILLE ROAD
SUITE 210
LOUISVILLE, KY 40222

Period Beginning: 04/27/2024
Period Ending: 05/10/2024
Pay Date: 05/17/2024

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

CARMEN LAUFER
1325 POWELL AVE
ERIE PA 16505

Earnings	rate	hours	this period	year to date
Regular	21.0000	64.00	1,344.00	1,344.00
Gross Pay			\$1,344.00	1,344.00

Other Benefits and Information	this period	total to date
401K MAX EL	1,344.00	1,344.00

Deductions	Statutory
Federal Income Tax	-84.98
Social Security Tax	-83.33
Medicare Tax	-19.49
PA State Income Tax	-41.26
Erie City Income Tax	-22.18
Erie City Local Svc Tax	-2.00
PA SUI Tax	-0.94
Net Pay	\$1,089.82

Totl Hrs Worked	64.00
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Net Check **\$1,089.82**

Deposits	
Account No.	
Transit/ABA	x
Pending	

Important Notes
COMPANY PH#: 502-362-7772

BASIS OF PAY: HOURLY

YOUR BANK WAS NOTIFIED OF YOUR REQUEST FOR DIRECT DEPOSIT. IT WILL BEGIN AFTER ACCOUNT VERIFICATION.

Your federal taxable wages this period are
\$1,344.00

© 2000 ADP, Inc.

ARBOR E & T LLC
9200 SHELBYVILLE ROAD
SUITE 210
LOUISVILLE, KY 40222

KH6
60-162/433
Payroll check number: 0024971280
Pay date: 05/17/2024

Pay to the
order of:

CARMEN LAUFER

This amount:

ONE THOUSAND EIGHTY NINE AND 82/100 DOLLARS

\$1089.82

ASSISTANCE WITH VERIFICATION AVAILABLE AT 177-423-7243

VOID NON-NEGOTIABLE

VOID AFTER 180 DAYS

CHECK

THIS



Earnings Statement



ARBOR E & T LLC
9200 SHELBYVILLE ROAD
SUITE 210
LOUISVILLE, KY 40222

Period Beginning: 05/11/2024
Period Ending: 05/24/2024
Pay Date: 05/31/2024

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

CARMEN LAUFER
1325 POWELL AVE
ERIE PA 16505

Earnings	rate	hours	this period	year to date
Regular	21.0000	80.00	1,680.00	3,024.00
Overtime	31.5000	3.50	110.25	110.25
Gross Pay			\$1,790.25	3,134.25

Deductions	Statutory	
	Federal Income Tax	-138.53
	Social Security Tax	-110.99
	Medicare Tax	-25.96
	PA State Income Tax	-54.96
	Erie City Income Tax	-29.54
	Erie City Local Svc Tax	-2.00
	PA SUI Tax	-1.25
	Net Pay	\$1,427.02
	Checking 1	-1,427.02
	Net Check	\$0.00

Your federal taxable wages this period are
\$1,790.25

Other Benefits and Information	this period	total to date
401K MAX EL	1,790.25	3,134.25
Totl Hrs Worked	83.50	

Important Notes
COMPANY PH#: 502-362-7772

BASIS OF PAY: HOURLY

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ARBOR E & T LLC
9200 SHELBYVILLE ROAD
SUITE 210
LOUISVILLE, KY 40222

Advice number: 00000220190
Pay date: 05/31/2024

Deposited to the account of
CARMEN LAUFER

account number	transit	ABA	amount
0015	XXXX	XXXX	\$1,427.02

THIS IS NOT A CHECK

NON-NEGOTIABLE

CO. FILE DEPT. CLOCK VCH# NO.

Earnings Statement

ARBOR E & T LLC
9200 SHELBYVILLE ROAD
SUITE 210
LOUISVILLE, KY 40222

Period Beginning: 05/25/2024
Period Ending: 06/07/2024
Pay Date: 06/14/2024

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

CARMEN LAUFER
1325 POWELL AVE
ERIE PA 16505

Earnings	rate	hours	this period	year to date
Regular	21.0000	70.00	1,470.00	4,494.00
HOLIDAY	21.0000	8.00	168.00	168.00
Pto	21.0000	2.00	42.00	42.00
Overtime				110.25
Gross Pay			\$1,680.00	4,814.25

Other Benefits and Information	this period	total to date
Pto	10.93	
401K MAX EL	1,680.00	4,814.25
Totl Hrs Worked	70.00	

Deductions	Statutory	
Federal Income Tax	-125.30	348.81
Social Security Tax	-104.16	298.48
Medicare Tax	-24.36	69.81
PA State Income Tax	-51.58	147.80
Erie City Income Tax	-27.72	79.44
Erie City Local Svc Tax	-2.00	6.00
PA SUI Tax	-1.18	3.37
Net Pay	\$1,343.70	
Checking 1	-1,343.70	
Net Check	\$0.00	

Important Notes
COMPANY PH#: 502-362-7772

BASIS OF PAY: HOURLY

Your federal taxable wages this period are
\$1,680.00

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ARBOR E & T LLC
9200 SHELBYVILLE ROAD
SUITE 210
LOUISVILLE, KY 40222

Advice number: 00000240191
Pay date: 06/14/2024

Deposited to the account of
CARMEN LAUFER

account number	transit ABA	amount
00000240191	XXXX XXXX	\$1,343.70

NON-NEGOTIABLE

Earnings Statement



ARBOR E & T LLC
9200 SHELBYVILLE ROAD
SUITE 210
LOUISVILLE, KY 40222

Period Beginning: 06/08/2024
Period Ending: 06/21/2024
Pay Date: 06/28/2024

Filing Status: Single/Married filing separately
Exemptions/Allowances:
Federal: Standard Withholding Table

CARMEN LAUFER
1325 POWELL AVE
ERIE PA 16505

Earnings	rate	hours	this period	year to date
Regular	21.0000	74.00	1,554.00	6,048.00
HOLIDAY	21.0000	8.00	168.00	336.00
Overtime				110.25
Pto				42.00
Gross Pay			\$1,722.00	6,536.25

Your federal taxable wages this period are
\$1,599.18

Deductions	Statutory	
Federal Income Tax	-115.60	464.41
Social Security Tax	-99.15	397.63
Medicare Tax	-23.18	92.99
PA State Income Tax	-49.09	196.89
Erie City Income Tax	-26.39	105.83
Erie City Local Svc Tax	-2.00	8.00
PA SUI Tax	-1.21	4.58
Other		
Dental	-7.32*	7.32
Health Savings	-5.00*	5.00
Medical	-106.68*	106.68
Std	-6.10	6.10
Vision	-3.82*	3.82
Net Pay	\$1,276.46	
Checking 1	-1,276.46	
Net Check	\$0.00	

Other Benefits and Information	this period	total to date
Pto	15.66	
401K MAX EL	1,722.00	6,536.25
Totl Hrs Worked	74.00	

Important Notes

COMPANY PH#: 502-362-7772

BASIS OF PAY: HOURLY

* Excluded from federal taxable wages

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ARBOR E & T LLC
9200 SHELBYVILLE ROAD
SUITE 210
LOUISVILLE, KY 40222

Advice number: 00000260193
Pay date: 06/28/2024

Deposited to the account of
CARMEN LAUFER

account number	transit	ABA	amount
0045	xxxx	xxxx	\$1,276.46

NON-NEGOTIABLE



... 200 04/6 Cost Center 3121



Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

For inquiries on this statement please call: 508-390-1000

Total Hours Worked: 14.18
Basis of Pay: Hourly

	Rate	Hours	This Period	YTD
Earnings				
Holiday		0.00	0.00	101.92
TJX Time Entry	12.74	14.18	180.66	2961.62
Gross Pay			180.66	3063.54

Tax Deductions

Federal Tax	0.00	50.65
Millcreek Township	0.90	15.31
OPT Summit Twp	1.00	18.00
PA SD Millcreek	0.90	15.31
PA Unemployment	0.12	2.14
Social Security	11.20	189.94
Medicare	2.62	44.42
PA State Tax	5.55	94.06
Total Tax Deductions	22.29	429.83

Earnings Statement

Page 001 of 001
Period Beg/End: 04/28/2024 - 05/04/2024
Advice Date: 05/10/2024
Advice Number: 9241440650

Laufer, Carmen M
1325 Powell Ave
Erie, PA 16505

	This Period	YTD
Additional Deductions		
United Way	0.00	10.00
Total Deductions	0.00	10.00
Net Pay	158.37	2623.71

Benefit Time	Balance	Use By
Vacation Hrs	0.00	20-NOV-24
Floating/Personal Hrs	12.00	20-NOV-24
Sick Hrs	0.00	
QTD Benefits Avg Hrs	20.31	

*Excluded from taxable wages

TJX Marshalls Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice Number: 9241440650

Advice Date: 05/10/2024

Deposited to the account of Laufer, Carmen M
Checking Account Number 243380875 Transit ABA \$158.37

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Div 110 Loc 0470 Cost Center 3121

Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

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For inquiries on this statement please call: 508-390-1000

Total Hours Worked: 16.55
Basis of Pay: Hourly

	Rate	Hours	This Period	YTD
Earnings				
Holiday		0.00	0.00	101.92
TJX Time Entry	12.74	16.55	210.86	3172.48
Gross Pay			210.86	3274.48

	Rate	Hours	This Period	YTD
Tax Deductions				
Federal Tax		0.03	50.68	
Millcreek Township		1.05	16.36	
OPT Summit Twp		1.00	19.00	
PA SD Millcreek		1.05	16.36	
PA Unemployment		0.15	2.29	
Social Security		13.07	203.01	
Medicare		3.06	47.48	
PA State Tax		6.47	100.53	
Total Tax Deductions		25.88	455.71	

Earnings Statement

Page 001 of 001
Period Beg/End: 05/05/2024 - 05/11/2024
Advice Date: 05/17/2024
Advice Number: 9336856877

Laufer, Carmen M
1325 Powell Ave
Erie, PA 16505

	This Period	YTD
Additional Deductions		
United Way	0.00	10.00
Total Deductions	8.68	10.00
Net Pay	184.98	2868.69

Benefit Time	Balance	Use By
Vacation Hrs	0.00	20-NOV-24
Floating/Personal Hrs	12.00	20-NOV-24
Sick Hrs	0.00	
QTD Benefits Avg Hrs	19.68	

*Excluded from taxable wages

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TJX | **Marshalls** Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice Number: 9336856877

Advice Date: 05/17/2024

Deposited to the account of
Laufer, Carmen M

Account Number: 243380875 Transit ABA: 243380875 Amount: \$184.98

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Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Page 001 of 001

05/12/2024 - 05/18/2024

Advice Date: 05/24/2024

Advice Number: 9398801568

Laufer, Carmen M
1325 Powell Ave
Erie, PA 16505

For inquiries on this statement please call: 508-390-1000

Total Hours Worked: 9.14

Basis of Pay: Hourly

	Rate	Hours	This Period	YTD
Earnings				
Holiday		0.00	0.00	101.92
TJX Time Entry	12.74	9.14	116.46	3288.94
Gross Pay			136.46	3390.86
Tax Deductions				
Federal Tax		0.00	50.68	
Millcreek Township		0.58	16.94	
OPT Summit Twp		1.00	20.00	
PA SD Millcreek		0.58	16.94	
PA Unemployment		0.08	2.37	
Social Security		7.22	210.23	
Medicare		1.69	49.17	
PA State Tax		3.58	104.11	
Total Tax Deductions		14.73	470.44	

	This Period	YTD
Additional Deductions		
United Way	0.00	10.00
Total Deductions	0.00	10.00
Net Pay	121.73	2910.42

Benefit Time	Balance	Use By
Vacation Hrs	0.00	20-NOV-24
Floating/Personal Hrs	12.00	20-NOV-24
Sick Hrs	0.00	
QTD Benefits Avg Hrs	18.17	

*Excluded from taxable wages

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TJX Marshalls. Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice Number: 9398801568

Advice Date: 05/24/2024

Deposited to the account of
Laufer, Carmen M

Account Number Transit ABA Amount

243380875

\$101.73

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Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Earnings Statement

Page 001 of 001
Period Beg/End: 05/19/2024 - 05/25/2024
Advice Date: 05/31/2024
Advice Number: 9494961450

Laufer, Carmen M
1325 Powell Ave
Erie, PA 16505

For inquiries on this statement please call: 508-390-1000
Total Hours Worked: 8.59
Basis of Pay: Hourly

	Rate	Hours	This Period	YTD
Earnings				
Holiday		0.00	0.00	101.92
TJX Time Entrv	12.74	8.59	109.45	3399.39
GROSS PAY			109.45	3500.33
Tax Deductions				
Federal Tax		0.00	50.68	
Millcreek Township		0.55	17.49	
OPT Summit Twp		1.00	21.00	
PA SD Millcreek		0.55	17.49	
PA Unemployment		0.08	2.45	
Social Security		6.79	217.02	
Medicare		1.58	50.75	
PA State Tax		3.36	107.47	
Total Tax Reductions		13.93	432.35	

	This Period	YTD
Additional Deductions		
United Way	0.00	10.00
Total Deductions	0.00	10.00
Net Pay	99.54	3005.96

Benefit Time	Balance	Use By
Vacation Hrs	0.00	20-NOV-24
Floating/Personal Hrs	12.00	20-NOV-24
Sick Hrs	0.00	
QTD Benefits Avg Hrs	16.98	

*Excluded from taxable wages

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TJX | Marshalls Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice Number: 9494961450

Advice Date: 05/31/2024

Deposited to the account of
Laufer, Carmen M

Account Number: 243380875 Transit ABA: 243380875 Amount: \$95.54

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Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Earnings Statement

Page 001 of 001
Period Beg/End: 05/26/2024 - 06/01/2024
Advice Date: 06/07/2024
Advice Number: 9590319761

Laufer, Carmen M
1325 Powell Ave
Erie, PA 16505

For inquiries on this statement please call: 508-390-1000
Total Hours Worked: 8.70
Basis of Pay: Hourly

	Rate	Hours	This Period	YTD
Earnings				
Holiday		0.00	0.00	101.92
TJX Time Entry	13.25	8.70	115.29	3513.68
Gross Pay			115.29	3615.68
Tax Deductions				
Federal Tax		0.00	50.68	
Millcreek Township		0.58	18.07	
OPT Summit Twp		1.00	22.00	
PA SD Millcreek		0.58	18.07	
PA Unemployment		0.08	2.53	
Social Security		7.15	224.17	
Medicare		1.68	52.43	
PA State Tax		3.54	111.01	
Total Tax Deductions		14.61	498.96	

	This Period	YTD
Additional Deductions		
United Way	0.00	10.00
Total Deductions	0.00	10.00
Net Pay	100.68	3605.68

Benefit Time	Balance	Use By
Vacation Hrs	0.00	20-NOV-24
Floating/Personal Hrs	12.00	20-NOV-24
Sick Hrs	0.00	
QTD Benefits Avg Hrs	16.06	

Rate of Pay change effective 05/26/24

*Excluded from taxable wages

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TJX | Marshalls Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice Number: 9590319761

Advice Date: 06/07/2024

Deposited to the account of
Laufer, Carmen M

Account Number Transit ABA Amount
Checking 243380875 \$100.68

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CG: 0B00000-0000000
PCSH31



Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

EMPLOYEE ID

Earnings Statement

Period Beg/End: 06/02/2024 - 06/08/2024
Advice Date: 06/14/2024
Advice Number: 9686112991

Laufer, Carmen M
1325 Powell Ave
Erie, PA 16505

For inquiries on this statement please call: 508-390-1000

Total Hours Worked: 8.33
Basis of Pay: Hourly

	Rate	Hours	This Period	YTD
Earnings				
Holiday		0.00	0.00	101.92
TJX Time Entry	13.25	8.33	110.38	3624.06
Gross Pay			110.38	3725.98

Tax Deductions		
Federal Tax	0.00	50.68
Millcreek Township	0.55	18.62
OPT Summit Twp	1.00	23.00
PA SD Millcreek	0.55	18.62
PA Unemployment	0.08	2.61
Social Security	6.84	231.01
Medicare	1.60	54.03
PA State Tax	3.39	114.40
Total Tax Deductions	\$44.01	\$124.97

	This Period	YTD
Additional Deductions		
United Way	0.00	10.00
Total Deductions	8.80	10.00
Net Pay	96.32	3203.01

Benefit	Time	Balance	Use By
Vacation	Hrs	0.00	20-NOV-24
Floating/Personal	Hrs	12.00	20-NOV-24
Sick	Hrs	0.00	
OTD Benefits	Avg Hrs	15.28	

*Excluded from taxable wages

TJX | **Marshalls.** Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice Number: 9686112991

Deposited to the account of
Laufer, Carmen M

Account Number	Transit	ABA	Amount
243380875			96.37

770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice
Advice

ed to the account of Carmen M - Checking - Account Number 24

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EMPLOYEE ID



CO: 000000-000000
PCHH31

Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Earnings Statement

Page 001 of 001
Period Beg/End: 06/09/2024 - 06/15/2024
Advice Date: 06/21/2024
Advice Number: 9781826510

Laufer, Carmen M
1325 Powell Ave
Erie, PA 16505

For inquiries on this statement please call: 508-390-1000

Total Hours Worked: 8.57
Basis of Pay: Hourly

	Rate	Hours	This Period	YTD
Earnings				
Holiday	0.00	0.00	101.92	
TJX Time Entry	13.25	8.57	113.56	3737.62
Gross Pay			113.56	3839.54

Tax Deductions

Federal Tax	0.00	50.68
Millcreek Township	0.57	19.19
OPT Summit Twp	1.00	24.00
PA SD Millcreek	0.57	19.19
PA Unemployment	0.08	2.69
Social Security	7.04	238.05
Medicare	1.64	55.67
PA State Tax	3.49	117.89
Total Tax Deductions	34.39	529.36

	This Period	YTD
Additional Deductions		
United Way	0.00	10.00
Total Deductions:	0.00	10.00
Net Pay	99.17	3302.18

Benefit Time	Balance	Use By
Vacation Hrs	0.00	20-NOV-24
Floating/Personal Hrs	12.00	20-NOV-24
Sick Hrs	0.00	
QTD Benefits Avg Hrs	14.67	

*Excluded from taxable wages

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TJX Marshalls Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice Number: 9781826510

Advice Date: 06/21/2024

Deposited to the account of
Laufer, Carmen M

Account Number: 243380875 Transit ABA: 99.17
Amount

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CO
PDSHJ1
100 Cost Center 3121



Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

EMPLOYEE ID

Page 001 of 001

Period Beg/End: 06/16/2024 - 06/22/2024
Advice Date: 06/28/2024
Advice Number: 9877813175

Laufer, Carmen M
1325 Powell Ave
Erie, PA 16505

For inquiries on this statement please call: 508-390-1000

Total Hours Worked: 12.96
Basis of Pay: Hourly

	Rate	Hours	This Period	YTD
Earnings				
Holiday		0.00	0.00	101.92
TJX Time Entry	13.25	12.96	171.74	3909.36
Cross Pay			171.74	4014.28

Tax Deductions

Federal Tax	0.00	50.68
Millcreek Township	0.86	20.05
OPT Summit Twp	1.00	25.00
PA SD Millcreek	0.86	20.05
PA Unemployment	0.12	2.81
Social Security	10.65	248.70
Medicare	2.49	58.16
PA State Tax	5.27	123.16
Total Tax Deductions	*1.28	543.61

	This Period	YTD
Additional Deductions		
United Way	0.00	10.00
Total Deductions	0.00	10.00
Net Pay	180.49	3482.87

Benefit Time	Balance	Use By
Vacation Hrs	0.00	20-NOV-24
Floating/Personal Hrs	12.00	20-NOV-24
Sick Hrs	0.00	
QTD Benefits Avg Hrs	14.53	

*Excluded from taxable wages

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TJX | Marshalls Marmaxx Operating Corp
770 Cochituate Road
PO Box 9146
Framingham, MA 01701

Advice Number: 9877813175

Advice Date: 06/28/2024

Deposited to the account of
Laufer, Carmen M

Account Number: 243380875
Transit ABA: 1
Amount: \$150.49

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